



TURBO TERM

Instant Issue Individual Level Term Life Insurance

Built for Insurance Distribution

Powered by Artificial Intelligence and Predictive Analytics

 *No Medical Exams*

 *Affordable Rates*

 *High Speed Policy Delivery*

 *Instant Decision*

**Solid Insurance
Carrier**

Always
Innovating

Cross-Selling
Tools

e-Application
Platforms

Welcome to Guarantee Trust (GTL)

Experience
You Can **Trust**

- Located in Glenview, IL
- Founded in 1936
- Mutual Company
- Licensed in 49 states
- **AM Best Rating A- (Excellent)**
- **\$0 debt**

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Guarantee Trust Life Insurance Company has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care.

From claims paid quickly to customer service calls answered by our friendly staff, we make it easy for you when you need us most.

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TURBO TERM



**Powered by artificial intelligence
& predictive analytics**



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Solid Insurance
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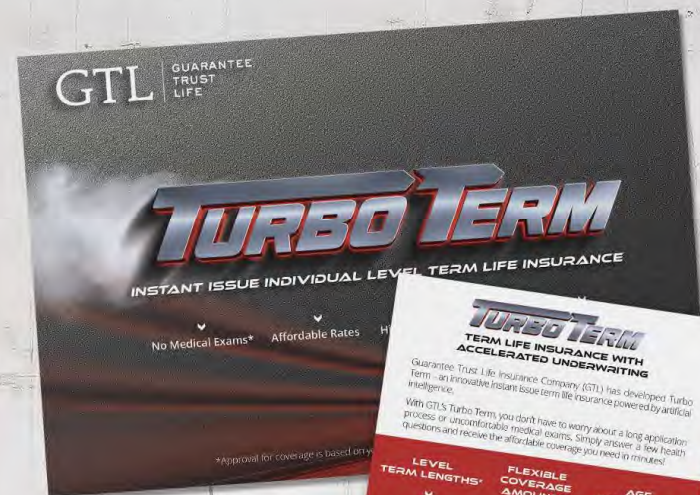
Always
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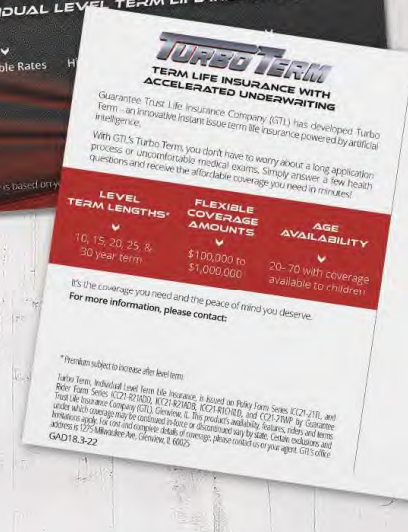
e-Application
Platforms



Client
Brochure



Fillable
Postcard



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**e-Application
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***Not meeting
in person?***

No problem!
No signature needed when
using the PC Platform!



ed to the public or used in any consumer solicitation. Review the Outlin

Why Term Insurance?

Term insurance pays a cash benefit to your client's loved ones if they pass away during a specific period of time.

- Mortgage and other home related expenses
- Car payments
- Food and other daily living expenses
- Children's tuition costs
- Healthcare expenses
- Other expenses



The Problems with Traditional Term Insurance

Medical Underwriting Requirements

Having to provide fluids, undergo a medical exam and/or submit medical records in order to attain insurance coverage.

Time

Waiting for what seems to be a lifetime to find out if your coverage has been accepted.



GTL | GUARANTEE
TRUST
LIFE

Why Sell GTL's Turbo Term?

Underwriting Powered by Artificial Intelligence

Your clients don't have to worry about a long application process or uncomfortable medical exams.

70%

of Applications Expected
to be Instantly-Issued

Rates Competitive with Fully Underwritten Products

Provide the affordable coverage your clients want in a fraction of the time of fully underwritten products.



Your policy request will cross the finish line to see the checkered flag at record speeds!



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Why Sell GTL's Turbo Term?

Turbo Term is Built for Agent Distribution

Innovative instant issue term life insurance designed to issue policies instantly in most cases.

Underwriting Powered by Artificial Intelligence

Your clients don't have to worry about a long application process or uncomfortable medical exams.

Rates Competitive with Fully Underwritten Products

Provide the affordable coverage your clients want in a fraction of the time of fully underwritten products.



Your policy request will cross the finish line to see the checkered flag at record speeds!





TURBO TERM

Instant Issue Individual Level Term Life Insurance

Product Details



GTL | GUARANTEE
TRUST
LIFE

FAST, QUICK & AFFORDABLE



NO MEDICAL EXAMS

Just answer eight simple health questions.



AFFORDABLE RATES

Peace of mind protection for as little as \$7.69 a month.*



INSTANT COVERAGE

Most applicants are approved and covered within minutes.

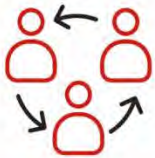


FLEXIBLE BENEFITS

Coverage options ranging from \$100,000 to \$1,000,000.

*Premium is for a 20 year old female at \$100,000 in coverage, no optional riders.

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AGE AVAILABILITY

20-70 with coverage
available to children



LEVEL TERM LENGTHS*

10, 15, 20, 25
& 30 year term



FLEXIBLE COVERAGE AMOUNTS

\$100,000 to \$1,000,000

Easily Customize Turbo Term to Your Client's Needs

Turbo Term pays a cash benefit to your client's loved ones if they pass away during a specific period of time.

*Premium subject to increase after Level Term.

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Customize coverage

ACCIDENTAL DEATH RIDER

Double the death benefit with accidental death coverage, up to a maximum of \$250,000.



WAIVER OF PREMIUM RIDER

Waives your premium if you are totally disabled for at least 6 months. If totally disabled before age 60, waiver claim can extend indefinitely. If totally disabled after age 60, premium will be waived to age 65.



CHILD RIDER

Add life insurance coverage up to \$10,000 for all biological and adopted children. Children must be between ages of 15 days and 18 years at the time of application.

*Accelerated Benefits for Terminal Illnesses**

Turbo Term offers the flexibility to use your clients benefits when they need it most. Your clients can accelerate up to 90% of their death benefit if they are diagnosed with a terminal illness and have less than 12 months to live.

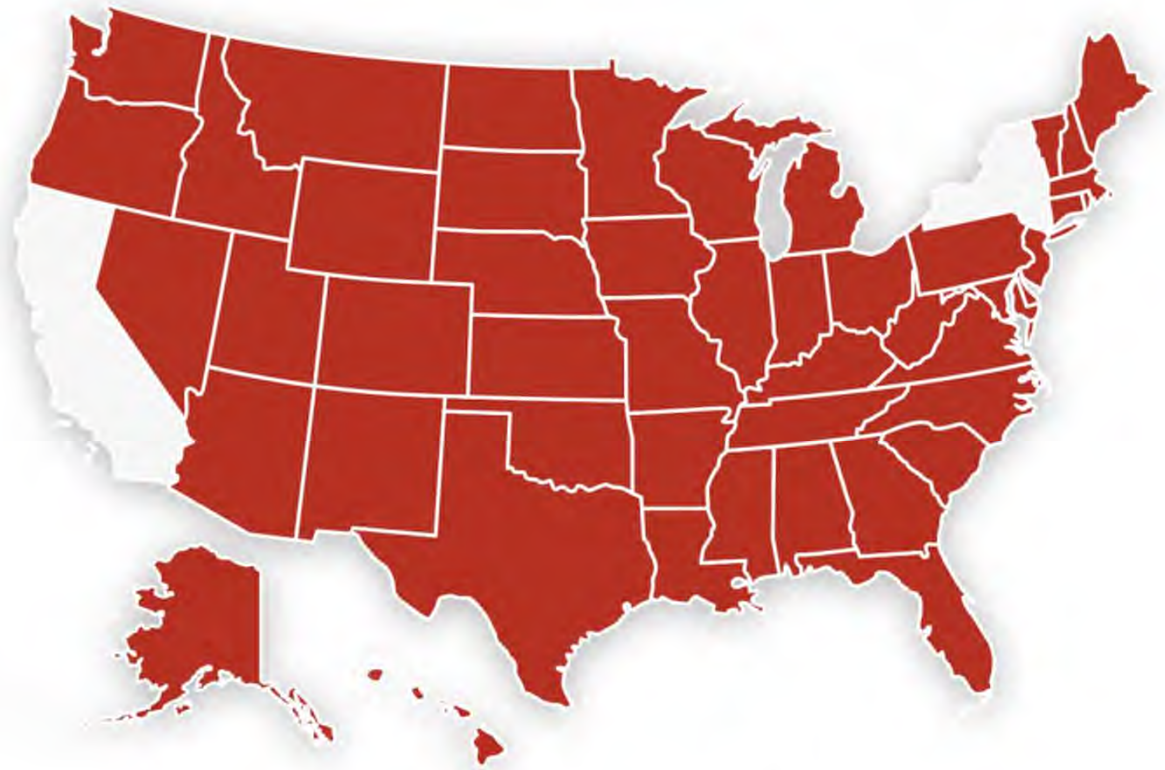
* One-time charge for acceleration of \$250. Policy premium reduces to rates based on remaining face amount after acceleration.

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Current State Availability



■ States where Turbo Term is currently available

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Turbo Term vs The Competition

Product Features	GTL's Turbo Term	Competitor "E"	Competitor "B"
Own Your Own Book of Business (not just LOA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Advance Commissions Available at All Levels	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Agent Cannot be Bypassed by Consumer going to Carrier Website	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supports Full Hierarchy and Levels	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No Competing with Agents with Direct-to-Consumer Ads by the Company	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct-to-Consumer Agent Branded Site	Coming Soon!	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Designed Solely for Agents	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sample Rates

Please use the agent portal for age and benefit specific quotes.

Female Monthly Preferred Rates

Age: 30

Term	\$100K	\$250K	\$500k	\$1M
10	\$7.93	\$11.11	\$16.68	\$29.75
20	\$8.65	\$11.96	\$19.00	\$34.81
30	\$9.27	\$15.61	\$27.21	\$50.63

Female Monthly Standard Rates

Age: 30

Term	\$100K	\$250K	\$500k	\$1M
10	\$7.95	\$14.16	\$22.82	\$43.33
20	\$10.31	\$15.81	\$26.83	\$51.16
30	\$11.39	\$20.98	\$38.35	\$72.94

Male Monthly Preferred Rates

Age: 30

Term	\$100K	\$250K	\$500k	\$1M
10	\$9.74	\$15.24	\$25.10	\$46.21
20	\$10.54	\$16.49	\$27.50	\$51.69
30	\$11.35	\$20.52	\$37.11	\$70.20

Male Monthly Standard Rates

Age: 30

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.63	\$19.61	\$33.73	\$65.09
20	\$13.03	\$21.96	\$38.68	\$74.79
30	\$14.41	\$27.72	\$51.69	\$99.80

Female Monthly Preferred Rates

Age: 40

Term	\$100K	\$250K	\$500k	\$1M
10	\$9.74	\$15.12	\$24.93	\$45.37
20	\$12.28	\$19.34	\$34.81	\$65.51
30	\$15.53	\$29.55	\$55.30	\$105.61

Female Monthly Standard Rates

Age: 40

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.88	\$19.98	\$34.65	\$65.02
20	\$14.02	\$26.43	\$49.03	\$93.79
30	\$19.96	\$39.64	\$75.47	\$145.33

Male Monthly Preferred Rates

Age: 40

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.51	\$19.43	\$33.46	\$61.07
20	\$14.74	\$24.12	\$44.47	\$84.17
30	\$18.79	\$36.10	\$69.68	\$133.48

Male Monthly Standard Rates

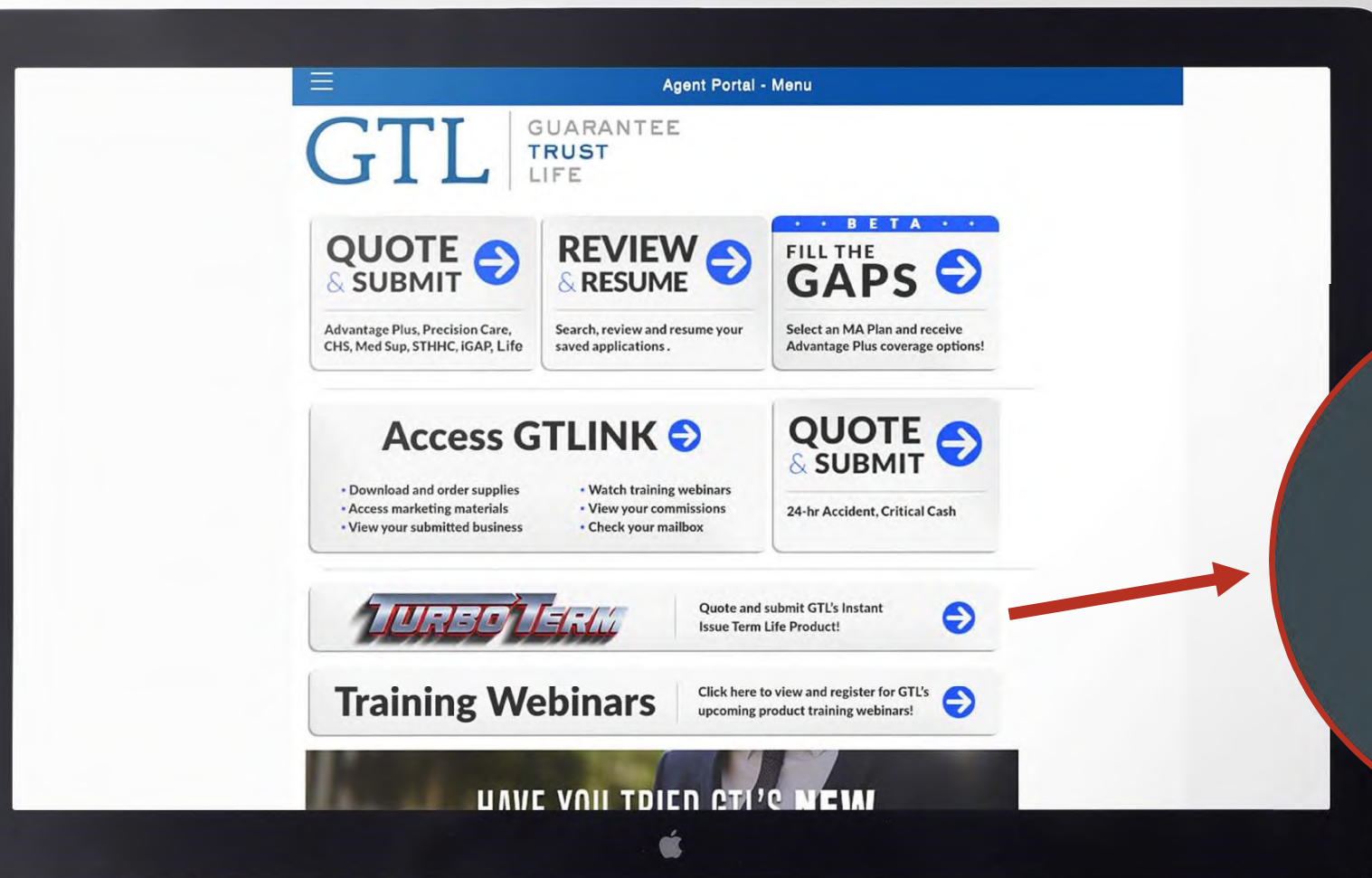
Age: 40

Term	\$100K	\$250K	\$500k	\$1M
10	\$14.41	\$25.40	\$45.47	\$84.65
20	\$16.91	\$32.73	\$61.63	\$117.80
30	\$24.06	\$48.63	\$93.46	\$180.08

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How to Write a Turbo Term Application



LOGIN USING YOUR
GTL CREDENTIALS

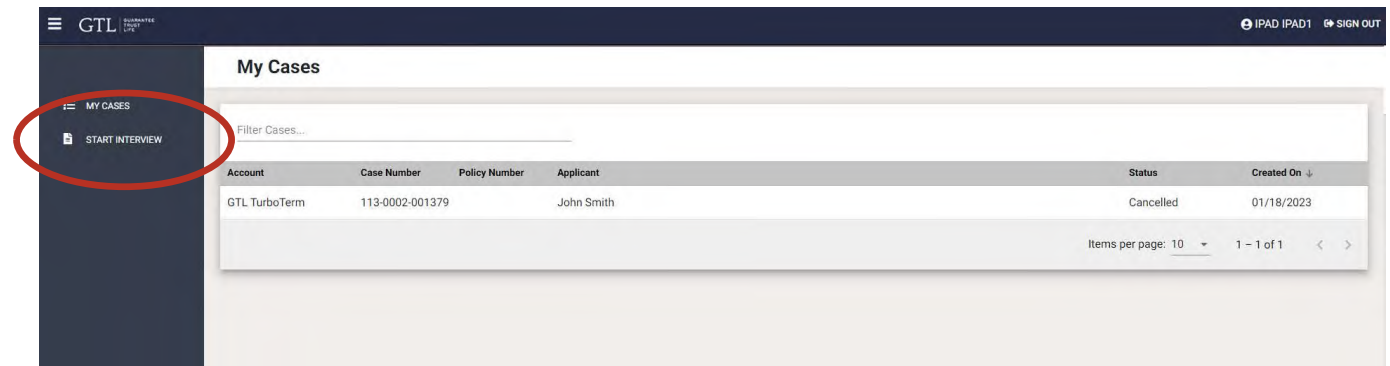
The login form is titled "Management Research Services" and includes the following fields and options:

- Username/email field
- Password field
- Don't remember your password? link
- LOG IN > button

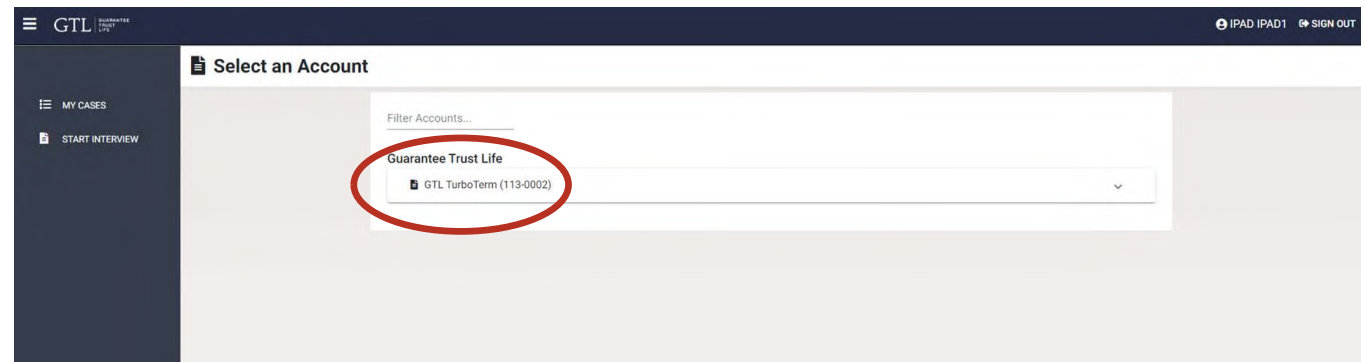
How to Write a Turbo Term Application

You will first see **My Cases** – where previous Turbo Term applications can be viewed.

Select **Start Interview** in the left navigation.



Select **GTL Turbo Term** in the main screen.



How to Write a Turbo Term Application

Follow the instructions on the application. The left navigation will track your progress.

The screenshot displays the 'NEW APPLICATION - GTL TurboTerm' interface. The left navigation menu includes sections like 'Basic Term', 'Term Life', 'Whole Life', 'Universal Life', 'Variable Life', 'Child Life', 'Riders', 'Beneficiaries', 'Relatives', 'Replacement Details', 'Payment Information', and 'Financial Review'. The main content area is divided into several sections: 'Coverage', 'Proposed Insured', 'Auxiliary Forms', 'Riders', 'Beneficiaries', 'Relatives', 'Replacement Details', and 'Payment Information'. The 'Coverage' section includes checkboxes for '30 year Level term', 'Face Amount for Base Plan: \$100,000 - \$1,000,000', and 'Will any riders be included?'. The 'Proposed Insured' section includes checkboxes for 'Accidental Death Rider', 'Waiver of Premium Rider', and 'Child Life Rider'. The 'Auxiliary Forms' section includes checkboxes for 'depression, anxiety disorder, bipolar', 'diabetes, elevated blood sugar, thyroid', 'Alzheimer's disease, amyotrophic lateral sclerosis', 'high blood pressure, high cholesterol', 'kidney, bladder, prostate disease', 'reproductive organ or breast disease', 'skin, muscle, joint, bone disease', 'stomach, liver, pancreas, gastrointestinal', and 'none of the above'. The 'Riders' section includes checkboxes for 'Accidental Death Rider', 'Waiver of Premium Rider', and 'Child Life Rider'. The 'Beneficiaries' section includes checkboxes for 'Beneficiaries', 'Relatives', and 'Replacement Details'. The 'Relatives' section includes checkboxes for 'Replacement Details', 'Payment Information', and 'Financial Review'. The 'Replacement Details' section includes checkboxes for 'Replacement Details', 'Payment Information', and 'Financial Review'. The 'Payment Information' section includes checkboxes for 'Payment Information' and 'Financial Review'. The 'Financial Review' section includes checkboxes for 'Financial Review' and 'Financial Review'. The right sidebar contains 'Reminders and Notices' and 'Attention Agents' sections.

NEW APPLICATION - GTL TurboTerm

Sections

- Agent Intro
- Applicant Information
- Lifestyle
- Health History
- Authorization
- Coverage
- Proposed Insured
- Auxiliary Forms
- Riders
- Beneficiaries
- Relatives
- Replacement Details
- Payment Information
- Financial Review

Reminders and Notices

Verification Call Reminder:

Adult applicants must complete a verification call as part of the e-Signature application process. The length of the call is approximately 2 minutes and may be completed prior to or after the writing agent submits the e-Signature application.

GTL's NEW artificially intelligent Verification System is lightning-fast, fully-automated, easy-to-use, and is now available 24/7! Call the toll-free number **866-839-5132**. The automated voice verification service is available 24/7.

Time-saving hint! Have the applicant(s) complete the verification call BEFORE you submit the e-Signature application. This will allow GTL to begin underwriting without delay.

For additional information and answers to FAQ's, please call GTL Sales Support at 1-800-323-6907 during normal business hours.

I acknowledge that I am the Agent of Record and have advised the adult applicant(s) to complete the verification call. I understand GTL will not begin underwriting the e-Signature application until the verification call has been completed.

You must acknowledge to continue. Do you agree?

☐ Yes

Attention Agents:
Proof of your AML completion is required for Life products in order to get this policy issued.

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Marketing Materials

Client
Brochure



Prospecting
Mailer

Right At your fingertips...

1. Download from GTL's Agent Portal on www.gtlic.com
2. Place a supply order in GTLink on after logging into the Agent Portal
3. Contact Sales Support at **(800) 323-6907** / agency@gtlic.com

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Looking to access Turbo
Term Product Information?

Visit
www.TurboTerm.com

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**Product or Process
Questions?**

Thanks for
Thank you for
your business!



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